

# Exhibit 18

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK

---

Hearing Date: July 30,  
2014  
Hearing Time: 10:00A.M  
**RESPONSE TO OBJECTION  
TO CLAIM NO. 392**

In Re:

RESIDENTIAL CAPITAL, LLC, et al.

Debtors

Case No.: 12-12020

(Chapter 11)

Assigned to:  
Hon. Martin Glenn  
Bankruptcy Judge

---

**DECLARATION OF CHARLES FLEMING IN RESPONSE AND  
OPPOSITION TO THE OBJECTION TO RESCAP  
BORROWER CLAIMS TRUST TO  
CLAIM NUMBER 392**

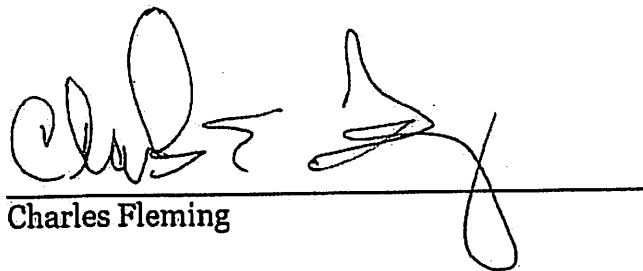
I, Charles Fleming, declare as follows:

1. I have known Kevin Matthews since about 2004 who is the creditor in this action subject to Claim Number 392 in this estate and I have personal knowledge of the factual allegations attested to herein.
2. Kevin and I were stationed together in Operation Iraqi Freedom and we have remained friends since that time and have seen and spoken to each other on a nearly weekly basis since that time.
3. If the Court wished or required me to provide further testimony on the matters discussed, I am ready, willing and able to provide such testimony at a convenient time and place.
4. Before Kevin's mortgage situation arose in April 2010 and thereafter, I observed Kevin as a good person who was very positive and worked hard

to accomplish his goals. He was also able to manage his PTSD from the war without significant difficulty.

5. However, since the mortgage and house issues have arisen with GMAC, I have observed changes in Kevin where he has isolated himself socially, he seems more depressed and sleeps more during the day and is less active than before. I have also observed that his once positive morale has become negative since April 2010. Finally, I have observed Kevin more tearful and upset at situations, including the mortgage situation, more than he ever was before April 2010.

I declare under penalty of perjury that the foregoing is true and correct. Executed  
on June 21<sup>st</sup>, 2014.



Charles Fleming